Copper and Chino convertion bonds, the issues ascending to new high records on rumors that the stock is soon to be put on a dividend basis.

In the final hour prices recovered in part from the law lever, but with deal-

part from the law lever, but with dealings in restricted volumes. Fully one-third of the day's business was transacted on the declining movement.

The unfavorable condition of the local banks was shown in the hardening of time loans, 6 per cent being asked for ninety-day accommodations, and four months money advanced 1-4 per cent. Call money held around 5 per cent, with some concessions at the close. Bonds tured heavy with stocks after early steadiness. United States close. Bonds tured heavy with stocks after early steadiness. United States government bonds were unchanged on

New York. October 23.—Money on call firm. 4 1-24 5: ruling rate 5; closing bid. 4 1-2; offered at, 4 3-4. Time loans firmer; sixty days, 5 1-2; ninety days, 5 3-4; six months, 5 1-2. Close, prime mercantile paper 6 per cet. Sterling exchange firm, with actual business in bankers' bills at \$4.82 for sixty-day bills, and at \$4.85 for demand. Commercial bills, \$4.8125. Bar silver, 63 1-4. Mexican dollars, 48 3-4.

RICHMOND STOCK MARKET.

By Richard W. Maury.
Stock and Bond Broker, 1915 E. Main Street.
Richmond, Va., October 73, 1912.
SALES AT BONRD. Virginia-Carolina Chemical Co. pfd.-5 at

STATE SECURITIES	Bid.	Asked
Virginia 2s. Old. C. and R., 1922 Va. Centuries, 2-3, C. and R., 1991.	. 85 . \$415	85
RAILROAD BONDS.		
RAILROAD BOLLE	. 95	
A C. L. R. R. Con. Tr. 4 p. C	101	
c and O. Gen'l M., 44s, 1993 Georgia and Ala. Con. 5s, 1945	. 105	

		•••
Western N. C. 181 05, C., 1944	. 102	•••
STREET RAILWAY BONDS.		
Non and Ports Trac Co. 58, 1986	. 55	
Va. Ry. and Power Co. 50, 1934	. 9514	36
STREET RT. STOCKS.	Par	
		90
Va. Ry. and Power Co. pfd!	4 9932	-
PATTROAD STOCKS.	A.F.	9.5
terrate Const Line com	0 140	
Chanaska and Unio	74.75	
Enchand Air Line pid	48	
Cashoard Air Line Com	DF AGE	***
Southern Railway pfd	9 81	***
Canthern Rai way com	20.72	***
BANK AND TRUST CO. STOC	KS.	
Drand Street	5 60	
Dank of Commerce and I usts it	0 184 72	
Commonwealth Bank	N TIEF	117
Morchants National	10 500	
Merchanics and Merchania.	0 230	***
National State and City Bank I	10 210	•••
Richmond Bank and Trust Co	2 2	•••
Savings Bank of Richmond	W 255	***
Union Bank of Richmond! Virginia Trust Company	W ====	165
West End.	5 4214	
MISCELLANEOUS.		illus de
Va -Car. Chem. pfd 8 p. c16	0 115	***

Quotations for interest-paying bonds are at a price to which interest must be added. Income bonds and certificates of indebted-nest are flat.

BOND LIST.

Allis-Chalmers 6s	61
American Tobacco Co. old 4s (bid)	96
American 100acco Co. old to (nered)	121
American Tobacco Co. old & (asked)	95
Atlantic Coast Line 1st 4s (bid)	
A . I. J. and N. 4s (asked)	92
A C L conv. 4s (in Baltimore)	103
Chesapeake and Ohio conv. 44s	83
Lorillard Company 5s	96
Norfolk and Western conv. 4s (bid)	116
Nortelk and Western Cont. to (bid)	86
Scaboard Air Line stamped 4s (bid)	
Reaboard Air Line adj. 6s	10
Southern Rallway 48	75
I'mited States Steel and De	444
U. S. registered 1s, 1980 (asked)	101
U. S. registered 3s, 1913 (bid)	102
I' a Panama new is (bid)	101
t a Panama new as (com-	59
Virginia-Brown Bros. ctfs	
Virginia-Car. Chem. 1st is (bid)	97
Va Ry. and Power Co. is, (asked)	25
Wabash deb. 4s	66
Wabash-Pitts. Term. 1st 4s (asked)	22
ALPHONOLOGY AND ADDRESS AND AD	

COTTON MARKETS.

New York. October 22.—Rather a better weather map than expected caused a great deal of selling in the cotton market to-day, but the trade was reported to be buying on the decline, and last prices showed a recovery of several points, with the closing to the decline, and last prices showed a recovery of several points, with the closing to the fact that the weather he inspired by the fact aftertoon, and may have curvainting during the self-self-from Wall Street correct, but offer-ings were not heavy in the late trading, and appeared to be readily absorbed.

Cotton futures closed ste		Let 1	
January 14.00	34.53	56.47	234
Pebruary	10.59	55.5%	10.5
March	10.71	78.55	20
May	10.00	14.44	10.
June			24
July	10.59	14.70	10
August			24
September 10 fo			
Occober			
November			540
Nevember to it	76.57	10.45	185
Spot cotton closed enter	m1681		
26%; middling gulf	Splen	500 108	rises.
Cotton: Quiet: middling	16.95	P710	
meipts 10.80; bales, su			
32.627 bales: export Court	110m	778 800	
The second secon			

Total steday at all porce. Not receipte 5.10 bales, export to Great Britain, 16.66 bales, to the Continent. 5.65 bales, stock 1.63.38 bales. Composition of the continent of the

OPEN AN ACCOUNT WITH THE UNION BANK OF RICHMOND 1107 EAST MAIN STREET OF MAKES A START. : PER

Official Range and Sale of Stocks in New York

BI THOMAS BRANCH & CO., Bankers and Brokers. Closing.								
Fales. Stock Open	High.	Low	Bid	aked	Sales Stock Open.	High. 1	56%	Bld Ack
100 Allis-Chalmers, \$2 paid 2%	214	214	214		18,600 Lehigh Valley 1754	1754	175	178% 17
Allis-Chal., pfd., \$4 paid	***	****	479		400 Liggett and Myers, com 221%	220	216	218% 21
62.400 Amalgamated Copper 87%	88	85%	Still	86%	100 Liggett and Myers, pfd. 115%			115 11
100 Amer. Agri. Chem., com. 58%	704	6884	681/2		500 Lorillard Tob. Co., com. 208	211%	203%	20414 200
5,000 Amer. Beet Sugar, com 70%	4414	41	170	70%	Lorillard Tob. Co., pfd			115 11
7,90 American Can 444	12214	121	1:11		600 Louisville and Nashville 158%	158%	1581	158% 150
1.00 American Can, pfd 1214 1.00 Amer. Car and Foundry, 60%	00%	16454	59%		9.700 Mexican Petroleum 86%	86%	83	83% 8
200 Amer, Car and Foun., pfd 119	119	119	118	119-4	2,300 Miami Copper 26%	26%	2672	26% 27
600 American Cotton Oll 57%	58	5674	67.6		5,500 Missouri Pacific 4 %	4416	491/2	42 43
Am. Hide and Leather, Pr		****	29	31	900 Mo., Kan. and Texas 25%	25%	27%	121 131
1,200 American Linseed Oil 164	1614	1514	15%	15%	National Biscuit	65	64	61% 6
520 American Locomotive 437,	43 %	42	42%	43	1,160 National Lead 65	114%	113%	113% 11
200 Amer. Malt Co., pfd 61%	61 %	6119	6134	62	1,200 New York Central 114%	2614	35%	35% 3
4,700 American Smelting Si	85%	82%	N334	83%	600 N. Y., Ont. and Western 261's		115	11546 116
Amer. Snuff Co., com, 194	194	194	193	197	1.100 Norfolk and Western 116%	1251/2	12314	124 124
200 American Sugar 125%	125%	12544	124	125	7.750 Northern Pacific 1251/2	331/4	32%	5214 33
1,000 Amer. Tel. and Tel. Co 143%	1431/2	143	143	1431/2	3.0 Pacific Mail	124	123%	123% 124
200 American Tobacco, com. 279	279	276 /	276	277	700 People's Gas 120	120	119	119% 115
American Tobacco, pfd	***	***	105	195 -	306 P. C., C. and St. L., com. 107%	10734	107	104 103
6,600 Anaconda Copper 43 %	4474	42%	4.3%	43-4	P., C., C. and St. L., pfd			110 120
9,300 Atchison 108%	108%	10754	100	19818	2.400 Pittsburgh Coal, com 251/2	25%	2174	24% 2
400 Atlantic Coast Line 140	140	139%	1391/2	140	100 Pressed Steel Car 381/4	3814	381/4	38:5 31
A. C. L. of Connecticut.:	***	***	270	273	Pressed Steel Car, pfd	• • •		10176 102
2,700 Baltimore and Ohio 106	1065	1061/6	Jeorg.	166	300 Ry. Steel Spring, com 37%	37%	37	37 37
2,700 Bethlehem Steel, com 474	471/4	75%	76	46%	166,300 Reading	173 %	1.03	17116 171
900 Bethlehem Steel, pfd 76	76%	9-24,4	2234	223	4,100 Republic Iron and Steel 32%	32%	31	12% 30
2,280 British-Amer. Tob. Co 23	9014	89-n	594	90	2,000 Republic I. and S., pfd., 92	92-4	91%	913, 92
The state of the s	3314	2136	32	3214	3.220 Rock Island 20%	26%	2554	25 6 2
3.100 Central Leather, com 32%	264	250	261	26114	1.600 Rock Island, pfd 52%	524	51%	52% to
2.50) Canadian Pacific	82	81	NIM	814	Seaboard Air Line, com	***	***	
000 Chicago Great Western. 1812	1834	18	18	181	300 Scaboard Air Line, pfd. 484	4814	481/4	15 57
6,000 Chi., Mil. and St. Paul 110%	1100%	100	105%	109 8	Sloss-Sheffield	****	10914	109% 109
1,700 Crucible Steel Cor., com. 17%	1778	1734	1734	18	4,300 Southern Pacific 109%	110	2512	28% 23
To Crucible Steel, pfd 95%	97	95%	9614	36%	2.800 Southern Railway 29	5114	NI)	MP 5 81
3,600 Calif. Petroleum 684	(191	6514	25.35	10014	100 Southern Railway, pfd. 81	2347	3914	29 39
(20) Colorado Fuel and Iron. 39's	2914	28-4	2814	383	on St. Louis-South., com., 29/2	43	41%	41% 42
Col made and Southern			40	11	2200 Tennessee Copper 45	24%	24%	1441 24
.300 Consolidated Gas 144%	144%	143%	143%	144	4) Texas Pacific 2414		1685	1693, 109
1.450 Corn Products 2018	20%	19	1956	195	14.100 Union Pacific 170/2	52	51	51 51
100 Den. and Rio Gran., com. 21%	21%	213s	21	21%		77%	75	16% 76
200 Den. and Rio Gran, pfd. 39	3912	38-74	38	38%	18,800 United States Steel 77/2		1144	11319 113
1.000 Distillers' Sec. Cor 29%	2994	291 a	2914	2942	1,500 United States Steel, pfd 114		1941-2	1051/2 106
0.900 Erie	35	3418	34%	3414	9,200 United Cigar Stores 106%			20% 21
1.950 Erle, 1st pfd 52%	521/4	101 1/2	1.2	5214	U. S. Cast Iron Pipe	4814	4714	47 47
200 Fed. Min. and Sm., pfd., 454	4714	47	47	48	VaCar. Chemical, pfd	***		1154 :16
Geo. W. Helme Tob. Co	30000	25757	190	199	30 Va. Ry. and Power, com 52	52	48	48 50
700 General Electric 1813a	1415	1501.	15.0 %	1811/2	Va. Ry. and Power, pfd			87% 89
125 Great Northern, nfd 137%	137%	135%	126-2	137	200 Wabash 4%	486	4%	4% 4
800 Great Northern Ore ctfs 4712	471=	4654	46%	47	Wahash nfd	***		131, 14
100 Illinois Central 12872	12812	1281/2	127 12	2004	100 Western Union 804	801/4	79%	7912 13
1,565 Intrboero-Met 2014	201/4	1954	64	6434		***		250 300
200 Interboro-Met. pfd 6412	661	63%	476	5	Total solon for day	71,800 she	res.	10.00
600 Int. Mer. Marine, com 5	5	15%	16	1636	Total sales for week (three d	ays), 1,97	6,600 s	nares.
1.50 International Paper 16%	16%	10.4	10	10/2				

bales; to France. 25.279 bales; to the Continent, 108,885 bales; to Japan. 6,347 bales.
Total since September 1 at 311 ports—Net
receipts, 2,559,855 bales; export to Great
Britain, 17,735 bales; to France, 25,956 bales;
to the Continent, 679,142 bales; to Japan. 25,678
Virginia, bag lots...

No. 3 white...

No. 3 white...

Winter seed...

So 0

Ti casks; shipments 254 casks; stock 23,479
casks, Rosin—Firm; sales 1,642 barrels; receipts, 2,635 barrels; shipments 655 barrels;
to the Continent, 679,142 bales; to Japan. 25,678
Virginia, bag lots...

No. 3 white...

Winter seed...

So 0

Ti casks; shipments 254 casks; stock 23,479
casks, Rosin—Firm; sales 1,642 barrels; receipts, 2,635 barrels; shipments 655 barrels;
to the Continent, 679,142 bales; to Japan. 25,678
Virginia, bag lots...

No. 3 white...

Winter seed...

So 0

Ti casks; shipments 254 casks; stock 23,479
casks, Rosin—Firm; sales 1,642 barrels; receipts, 2,635 barrels; shipments 655
to asks.

No. 3 (new)...

MARINE INTELLIGENCE.

New Orleans, La., October 22.—Cotton futures opened steady, unchanged to 2 points down, compared with the last prices of yesterday. Cables were somewhat better than expected, owing to the failure of frost to materialize in the western belt. Futures closed steady at a net decline of 193 points. Spot cotton steady and unchanged; middling, louic, sales on the spot 1,345 bales and 2,70 to arrive. Clesing bids: October 19,50; November, 10,73; December, 10,73; January, 10,74; Marck, 10,91; May, 11,91; July, 11,12.

LOCAL MARKET QUUTATIONS.

(Furnished by Levy Commission Co., Com-mission Merchants, Richmond, Va.) Richmond, Va., October 23, 1912

	ACTUAL WHOLESALE QUOT.	ATI	ONS
	LIVE POULTRY.		00000000
	Chickens, choice, small, Ib		2
	Chickens, choice, medium, Ib	72	~
٠.	Chickens, large, Ib		•
	Hens, 16		•
	Roosters, each	123	ĕ
	Geese, fat, large, each		
	Geese, small, each		•
3	Ducks, large, young, Ib	60	•
	Ducks, small, young, 15	13	
60			
0	In crates, nearby, fresh, dos		:
	In crates, other sections, dos.,		•
	Gutres eggs. doz		•
	BUTTER		
	Family, choice, fresh, lb		•
ij.	Merchants', fair, ib		•
	LIVE STOCK.		
7	Veals, choice to fancy, ib		•
•	Veals, poor to fair .lb	7	
	Calves, runners, Ib	4	
	Sheep Ib		•
	Lambs, spring. 1b		
	Cattle, fair to prime, Ib	3	
10	Hogs. 1b	71	46
30	COUNTRY-CURED BAC	CON	
	Hams, well smoked, small, 1b.		
	Hams, well smoked, large, ib.	16	0
	Sides, well amoked, ib	2.7.	
	Shoulders, well smoked, ib		
	MISCELLANEOUS.		

MISCELLANEOUS.

Onions, dry, per 160-1b bag.... 9 1.59
Petatoes, Irieh, No. 1, bag.... 9 200
A;ples, bbl., No. 2 and med... 1.29 9 1.50
Market Conditions-Poultry.-Market conditions a little better this week. Eggs-Continue very active. Butter, live stock, hidea, country meat in good, active demand.

NEW YORK PRODUCE MARKET.

NEW YORK PRODUCE MARKET.

New York October 22.—Flour—Steady.

New York October 22.—Flour—Steady.

I northern. Duluth, \$1.00% Fitures closed in 1 Northern. Steady. May, \$1.06. Conn—Firm: export. 55%c.

Wool—Quiet. Hides—Firm. Leather—Firm. Petroleum—Steady. Rosin—Steady. Turpentime—Easy: machine barrels, \$2%c. Rice—Firm. Moinssee—Steady. Rosin—Steady. Rice—Firm. Moinssee—Steady. Rosin—Steady and unchanged. Steady. No. 7. Ro., 13%c. Santos. No. 4, 15%c. Potatoes—Steady and unchanged. Pennuts—Steady and unchanged. Preights—Steady and unchanged. Preights—Steady and unchanged.

Cottonseed oil was easy for October under tiouidation, while later months were steady on buying for Western account and scattered covering by local shorts on the firmness in hog products. Selling was professional in character. October closed 5 points lower and other deliveries unchanged to 2 points net higher. Prime crude, 44,480 prime summer yellow. 2.996.181. October. 28; November.

3215		24.14	244	24.7	29
CORN.	-				100
Oct.	**********	61	6574	64	64%
Dec.	*********	5217	5.8%	5312	245
May		6236	47.5	55.7	-
July	************		1.7	52%	423
DATE.	•				200
Dec.		22.5	-	2276	205
MAY	***********	21%	34%	2470	245
July		24%	34%	2432	243
31 . 5 8	PERK-Per	166			
Oct			0.000000	0.00	17,60
Jun		5.00	19.36	19.99	12.55
Max		13.45	15.35	18.55	15.67
	-Fer 100 lbs.				
Nov		11.12	11.55	15.12	11.50
Dec	*******		11. 20	10.95	11.67
Jan.			16.57	10.77	15.52
May			20.47	26.30	10.49
	T diller-rea		and.		
Oct.		58 (C)	10.72	10.40	10.70
New.	********	10.5	15:49	50.55	10,60
Jan.		18 15	In 28	10.12	\$9.27
Max		2.57	20.10	2.85	20.65

Cash grain closed Wheat-No. 2 red. \$1.85 of 160k; No. 2 hard 140.86; No. 1 northern, 460%; Corn-No. 2 White-Market, No. 2 white, Kin-Chi, No. 2 to No. 64, 8545k; Onto-Co. 2 white, No. 2 to No. 64, 8545k; Onto-Co. 2 white, No. 2 white, standard, 331; 3345c.

Raitimers, MS., October 21 - Wheat Firm at \$1.00 his. Core - Firm at \$10 his. Core - Firm at \$10 hars Speady at \$60, at anneard white, \$2.5kg. 189-18, fair demand, No. 2 western, domestic, \$69.5kg.

	174 6	HA	NGE.
HEAT-Car lots.			1.04
to 2 red. Virginia			1.07
in. 2 red room.		ě	1.62
Tryinin, bug lets.	54	ü	1.07
Virginia, bag lets (for med)	1.10		1.10
RN-Car lets			
ve. ; white	22		
to I white	74		
Co. J mired		•	77
in 2 mixed	79		0.0
STEISIE	24	•	78
CTN-CMF POSE			-
-o. 2 mixed		19	277
So mixed		48	30%
e : white		-	

RICHMOND HAY MARKET.

RICHMOND HAY MARKET.

Richmond. Va. October 23, 1912.

Following are the quotations on the Richmond Hay Exchange:

No. 1 Timothy 200 000

No. 2 Timothy 1100 000

No. 2 Timothy 615.00

Light Clover, mixed 615.00

No. 1 Clover, mixed 15.00 000

No. 2 Clover, mixed 15.00 000

No. 1 Clover, mixed 15.00 000

No. 2 Clover, mixed 15.00 000

No. 2 Clover, mixed 15.00 000

No. 1 Clover mixed 15.00 000

No. 2 Clover, mixed 15.00 000

No. 2 Clover, mixed 15.00 000

No. 2 Clover mixed 15.00 000

N

CATTLE MARKETS

KICHMOND LIVE STOCK MARKET.

(Sales at Union Stock Tards.)

Richmond. Va., October 23, 1912.

Report of the live stock market for the week ending October 31:

Rest steers, 1986.. medium to good. 54, 65, 65.

Sig.6c.; common to fair, 44, 65c.; best helfers, 54, 65c.; medium to good. 44, 655c.; medium to good. 54, 65, 65.

totals, 34, 65c.; best calves. 54, 65c.; medium to good. 54, 63c.; common to fair, 34, 65c.; best calves. 54, 65c.; fair to good. 54, 65c.; common to fair, 34, 65c.; best calves. 54, 65c.; fair to good. 55, 65c.; best shogs. 53, 65c.; sows and stogs. 56, 74c.; best lambs.

186. 65c.; best sheep. 45c.; common to fair, 35, 65c.; best sheep. 45c.; common to fair.

1.0	
	RICHMOND TOBACCO MARKET.
	Richmond, Va., October 23, 1512.
F	ollowing are the quotations on the Rich-
mc	nd Tobacco Exchange: BROWN SHIPPING.
Lui	55

	Short leaf 8.50	0 3
٠	Long e8f 9.00	@ 12
٠,	Wrappers 10.00	
	SMOKERS-Common 5.40	
٠	Medium 10.00	6 12
	Fine 12.00	ě 15
7	CUTTERS-Common 14.00	4 11
	M-dium	3 77
	Fine	
•	Fine	1=
•	FILLERS-Common 8.00	2
	FILLERS-Common 8.00	2
•		9 14
	Good 12.00	@ 12
-	Fire 16.00	W 20.
,	WRAPPERS-Common 11.00	G 38
ŧ	Medium	
ı	Good 5.00	0 30
ı	Fine 22.60	6 37.
i	Farcy	0 4
	SUN-CURED-NEW.	
	Luge, common to good Lib	● 7.
	Lugs, good to prime 7.30	
	Short leaf 8.40	@ 10.
	Long lenf 18.00	. 11
	W:appers 200	. 11.

FORT OF RICHMOND, OCTOBER 23, 1912 ARRIVED.

[Special to The Times-Dispatch.]
Harrisonburg, Va., October 23.—The first annual Rockingham Fair opened this morning to last three days. With the nearest fairs at Winchester and Roanoke, there is a demand for an Upper Valley exhibition, and as Rockingham is the richest county in the State, there will be vast attendance this week.

As a special drawing card, Aviator Hamilton is here with his biplane from New York, and made his first flight this afternoon. This is the first airship ever seen in the county and thousands are looking upon the bird machine for the first time in their lives.

calves, \$30000.00 per neau.

\$30c: ingth hogs, \$6554c: best lambs, \$270.: sows and stags, \$6714c.; best lambs, \$10c.: sows and stags, \$6714c.; common to fair, \$10c.: fair to good, \$670c.; common to fair, \$10c.: fair, \$10c

Dishop Vincent to Lecture

[Special to The Times-Dispatch.] Buena Vista, Va., October 23.—Bishop John H. Vincent, of Chicago, arrived in the city this morning for a week's in the city this morning to a wear visit at the Southern Seminary. Dur-ing his visit here he will deliver a course of lectures to the student body and faculty. Bishop Vincent was a visitor here at the commencement ex-ercises last June, and those who had ercises last June, and those who had the pleasure of hearing him are de-lighted over the fact that they will have an opportunity of hearing him again. He is the founder of the Chautauqua movement. He will preach in the Methodist Church next Sunday

Daughters Elect Delegates.

[Special to The Times-Dispatch.]
Fredericksburg, Va., October 23.—
Fredericksburg, Chapter, United Daughters of the Confederacy, has elected the following delegates and alternates to the general convention of the United Daughters of the Confederacy which converes in Washington in the New Willard Hotel, November 12: Delegates—Mrs. N. S. Barney, Miss Mary Braxton, Miss Margaret B. Shepherd, Miss Etta N. Barney, Alternates—Mrs. Ves Chancellor, Mrs. Alwyn Hundley, Mrs. Alvin T. Rowe, Miss Elizabeth Minor.

DRY GOODS MARKET.

New York October 22.—The cotton goods market were steady with a moderate demand reported for nearly all staples. Worsted yarns were very firm. Buriaps were active. Johburs reported a fair business.

NAVAL STORES.

Wilmington. N. C. October 22.—Spirits for presentine—Steady at 45%; receipts 19 casks. Rosin—Steady at 45%; receipts 4 barrela.

Tart-Firm at \$2.36 t.2.

Cride Turpentine—Firm at \$2.36 t.2.

Savannah, Ga. October 22.—Turpentine—Firm at \$25.92 c., saleg 28 casks; receipts throughout the entire day, but despite

The Qualifications

of a piano may be narrowed down to THREE ESSENTIAL REQUIRE-

ITS MUSICAL QUALITIES; ITS DURABILITY; ITS BEAUTY.

That the

Hardman Piano

possesses these three qualifications cannot be doubted by any fair-minded person.

The world's greatest artists prefer the Hardman for their personal use.

Let Their Choice Be Yours.

Send for free catalogue of Hardman and other high grade planos.

Walter D.

Moses & Co.

103 East Broad Street.

Oldest Music House in Virginia and
North Carolina.

the inclement weather many visitors braved the weather, South Boston has put on a gala at-tire, and words of welcome greet the eye of the visitors at every turn.

GRAND JURY IS PROBING PERSONAL TAX RETURNS

[Special to The Times-Dispatch.]
Alexandria, Va. October 23.—A grand jury in the Corporation Court this afternoon began an investigation into the personal tax returns recently submitted to the commissioner of revenue by the various citizens. In its work the jury is being assisted by Commissioner of Revenue Charles H. Callahan, it is expected that the jury will not complete its work before to-morrow.

Judge L. C. Barley, in his charge to the jury this morning, directed its attention to the recent personal tax returns, and told the jury, he would give it what assistance he could.

The same jury this morning returned ten indictments in criminal cases, among them being one against Robert Grady, alias Bryant, colored, charged with the murder of Charles Taylor, also colored.

FORT OF RICHMOND, OCTOBER 23, 1912

ARRIVED.

Steamer Berkeley, Shelly, Norfolk, merchandige and passengers, Old Deminion Line.

Steamer Aurors, Furman, Petersburg and James River landings, merchandise and passengers, Old Dominion Line.

Steamer Berkeley, Shelly, Norfolk, merchandise and passengers, Old Dominion Line.

Steamer Pocahontas, Graves, Norfolk and James River landings, merchandise and passengers, Virginia Navigation Company.

Steamer Aurora, Furman Petersburg and James River landings, merchandise and passengers, Furman Line.

ROCKINGHAM COUNTY

HOLDING ITS FIRST FAIR

[Special to The Times-Dispatch.]

Harrisonburg, Va., October 23.—The first annual Rockingham Fair opened this morning to last three days. With the nearest fairs at Winchester and Roanoke, there is a demand for an armond state of the murder of Charles Taylor, with the murder of Charles Taylor, also colored.

SEIZED WITH DIFFITERIA WHILE ON PLEASURE TRIP

Suffolk, va. October 23.—J. M. Darden and daughter. Annette, accompanie by Misses Virginia and Ethel Shoop, daughters of C. A. Shoop, president of the Suffolk Board of Trade. Helt's Miss Darden was taken suddenly sill with diphtherla to-day, and was automobile for Sweetbriar Springs. Little Miss Darden was taken suddenly sill with diphtherla to-day, and was automobile for Sweetbriar Springs. Little Miss Darden was taken suddenly sill with diphtherla to-day, and was automobile for Sweetbriar Springs. Little Miss Darden was taken suddenly sill with diphtherla to-day, and was automobile for Sweetbriar Springs. Little Miss Darden was taken suddenly sill with diphtherla to-day, and was automobile for Sweetbriar Springs. Little Miss Darden was taken suddenly sill with diphtherla to-day, and was automobile for Sweetbriar Springs. Little Miss Darden was taken suddenly sill with diphtherla to-day, and was automobile for Sweetbriar Springs. Little Miss Darden was taken suddenly sill with diphtherla to-day, and was automobile for Sweetbriar Springs. Little Miss Darden was taken suddenly sill with d

Fair at Fayetteville.

[Special to The Times-Dispatch.]
Fayetteville, N. C., October 23.—The fiftieth annual session of the Cumberland Fair was opened to-day. The opening was marked by a parade of mounted marshals, decorated floats and motor cars to the fair grounds. The exhibits displayed in a new exhibition building are considered the most meritorious that have ever been seen here. The attendance was large. To-day was Children's Day and white children were admitted free. To-morrow negro children will be given the same privilege.

Arguments Are Continued.

[Special to The Times-Dispatch.]
Washington, October 23.—Arguments in the case of the Richmond Chamber of Commerts against bix railroads entering that city, growing out of the refusal of those roads to absorb certain switching charges, which were to have been heard here to-day before the Interstate Commerce Commission, were continued until November 15. The Chamber of Commerce will be represented by W. J. Glasgow, Jr., of Philadelphia.

WOOD'S

Special Grass and **Clover Mixtures** Make the Largest Yields of Hay and Pasturage.

They are combined in proper propor-tion to give the best results for the differ-ent soils for which they are recommend-

ed.
We use in these mixtures our Trade
Mark Brand Seeds, which are best qualities obtainable, and ter germination and purity.

Our customers report the most su actory results, both as to securing exc ent stands and largest yields of both h

Wood's Descriptive Fall Catalog gives full information; also tell about all other Grass and Clover Scote, Alfalfa, Votches and all Farm and Garden Scote for full planting.

Catalog mailed free. Write for it. T. W. WOOD & SONS,

Soodsmen, - Richmond, Va.

Bailreads

Chesapeake & Ohio Railway

7:8 A - Local-Delty-Nowport Nowa 2:35 A - Local-Delty-Nowport Nowa 2:35 A - Local-Delty-Nowport Nowa 2:35 A - Local-Delty-Chville Ez Sea. Thurmond 19:00 A - Local-Delty-Norfolt, Old Point 10:00 A - Local-Delty-Norfolt, Delty C. Forga 11:00 Noon-Express-Delty-Norfolt, N. Nowa 10:00 P- Express-Delty-Norfolt, N. Nowa 10:00 P- Local-Ex Sun - Gordonsvilla 15:00 P - Local-Ex Sun - Lynchburg 19:00 P - Limited-Delty-Norfolt, N. Nowa 10:00 P - Limited-Delty-Norfolt, N. Nowa 10:00 P - Limited-Delty-Cincinngt, Lyvilla 19:00 P - Limited-Delty-Cinc

SOUTHERN RAILWAY

"The Home for Savings."

The Man Who is Rich at Forty Was Not Idle at Twenty

He early realized the value of banking, appreciating the wonderful factor Interest plays in multiplying dollars. Open an account with us to-day, and we will add in-

The Central National Bank

CAPITAL, - - - - \$350,000.00 307 East Broad Street.

Private Families

Would do well to consider the depositing of spare funds in this bank. Home safes are never secure, and the public press daily chronicles the loss of largs sums kept in the home. While this institution has earned and deserved the name of

Richmond's Strictly Commercial Bank we solicit personal and savings as well as commercial accounts. Planters National Bank

OF RICHMOND, VA. Capital 3 Per Cent Interest, Compounded Semi-Annually, Paid in Savings De-

This Strong, Independent State Bank

Wants your business, whether you wish to borrow money or a safe depository for your hard-earned dollars, we are at your service. Your account, large or small, welcomed.

Bank of Commerce and Trusts Depository for the State of Virginia and City of Richmond.

Raffroats

Atlantic Coast Line

The Standard Railroad of the South.
EFFECTIVE OCT. 4. 1912.
TRAINS LEAVE RICHMOND DAILY.
For Florida and South: S:E A M. and
For Norfolk: 5:09 A. M., 3:00 P. M., 4:10 P. For Norfolk: 9:09 A. M., 8:00 P. M., 4:10 P. M.

For N. & W. Ry. West: 6:15 A. M., 9:10 A.

M., 8:00 P. M., 9:29 P. M.

For Petersburg: 1:00 A. M., 6:15 A. M., 9:10 A.

8:15 A. M., 9:00 A. M., 9:10 P. M., 9:20 P. M., 4:10 P. M., 6:05 P. M., 6:05 P. M., 9:20 P. M., 11:45 P. M.

For Goldsboro and Fayetteville: 4:10 P. M.

Trains arrive Richmond daily: 5:05 A. M., 9:10 A. M., 9:10 A. M., 9:10 P. M., 6:06 A. M., 11:10 A. M., 9:210 P. M., 9:100 P. M., 6:05 P. M., 6:05 P. M., 6:05 P. M., 8:09 P. M., 11:20 P. M.

Except Sunday. **Sunday only.

Time of arrival and departure and compections not guaranteed.

C. S. CAMPBELL, D. P. A. 29 Main St.

Richmond, Fredericksb'g & Potomac R. R TO AND FROM WASHINGTON AND DEYOND. Leave Bichmond | Arrive Richm

ACCOMMODATION TRAINS—WEEKBAYS. Leave Byrd St. Sts. 4.40 P. H. Syr Troberished Leave Elbe Sts. 7.45 A. H., 6.25 P. H. Syr Arth Arrivo Byrd St. Sts. 5.5 A.H. Son Proderished Arrivo Byrd Sts. Sts. 5.5 A.H. Storm Arthur Arrivo Elbe Sts. 6.50 A.H., 6.50 P.H. Sven Arth *Daily, †Weshdays, †Bundays only. All trains to or from Byrd Street Statios top at Ethe. Time of arrivals and departure of guaranteed. Reed the eigns.

Norfolk & Western Railway

M.

FOR LYNCHBURG AND THE WEST: "4:15

A. M., "9:30 A. M., "1:30 P. M., "9:30 P. M.

Arrive Richmond from Norfolk: "11:30 A.

M., "9:35 P. M., "11:30 P. M. Prom the West:

"4:30 A. M., a2:10 P. M., bittle P. M., "5:35 P.

M., "9:40 P. M.

STRAILY and Market Sunday. bitunday and "Daily. aDaily ez. Sunday. bSunday ont W. B. BEFILL, C. E. BOSLEY, G. P. A., Rosnoka. D. P. A., Richmond.

nd & Petersburg Electric Rails Cars leave Manchester, Seventh and Perry Streets, for Petersburg: "4, 7, 8, 78, 11, 72 A. M., 1, 2, 7, 4, 5, 8, 11:50 P. M. for Chester, 12:50 midnight for Patersburg:

Petersburg.
Cars leave Petersburg. foot of Sycamore Street, for Manchester:

5:36, 5:36, 50:36, 70:36 5:36,

Richards and Champonino Mr. Sp. Co.
Schedule of Meetric Trains, effective May
Schedule of Meetric Meetri

SAME AND AND AND

First **National** Bank

Capital . . . \$2,000,000 Surplus . . . \$1,000,000 Resources . \$20,000,000

9th & Main

Business Invited

Manchester National Bank

Work for South Richmond by becoming a depositor in this bank.

E. A. BARBER, Jr. Certified Public Acc E. A. BARBER & CO.

ACCOUNTING, AUDITING, ORGANIZING, STSTEMATIZING, 215 Metual Bollding, Phone Med, 5221. Richmond, Va.

Commonwealth Bank

No account is too small for this

Dteamboats

Y-O-U-R C-H-O-I-S-E

Guernbound uritus orbarinoid to isory findmond distry: 9-56 A. E. Lores to Horizon.
1:57 P. H.—Casepuro and conclous, Atanona,
1:57 P. H.—Steepuro and conclous, Atanona,
Birmingham, Bovennah, Joshusoville, 1:59
A. H.—Steepuro and Lorenthiannell uritus
Birmingham, Hershamed control
Birmingham, Hershamed



We Quote

from a letter received yesterday from a Halifax County gentleman, whom we have never seen. After stating his proposition, he says:

"I take the Daily Dispatch and read your ads every day with interest. I am convinced your company is a fine company to do business with."

Virginia Trust Co. RICHMOND, VA.

PRENIER CARAIER OF THE SOUTH.

Trains Leave Richmond.

N. B.—Pollowing schedule figures published as information and not guaranteed;

For the South-Dully: 6:39 A. E. Loon

10:6 A. Express. 6:39 P. H. Express,

with electric lighted Sleeping Cure for Anlants and Birmingham. 11:6 P. H. Express,

with electric lighted Sleeping Cure for An
lants and Birmingham. 11:6 P. H. Express,

vone Rayes. 1:60 P. H. Leon.

(2) P. H.—Dully—Connecting for Suiti
Boon and 2:30 P. H.—Hon. Wed. and Friday—

Josephan. We thank him very much, and hope he has named the Virginia Trust Company the Executor of his will!!

Capital, One Million